## THE TEXT (NASB)

Bread obtained by falsehood is sweet to a man, but afterward his mouth will be filled with gravel.

Bread of deceit is sweet to a man; but afterwards his mouth shall be filled with gravel. KJV - Proverbs 20:17

## INTRODUCTION



Fraud is like a time bomb.

Any dodge seems sweet at the start, but a sweet taste never guarantees a healthy digestion. With garbage in the recipe, sweet things soon turn sour. Guaranteed.

Possessions acquired fraudulently eventually become miserable, painful, and even destructive to our health.

#### COMMENTARY

Translation: Falsehood

The "bread" in this text refers to any asset, whether a consumable or a car. The Hebrew word for "falsehood," שקר (šě•qěr, pronounced "sheh-qehr"), indicates violating a commitment or being false to a treaty—hence an empty promise. šě•qěr is also translated as deceit. It implies a broken trust, says the *Theological Wordbook of the Old Testament*.

#### **Sweet Turns Horrible**



There's a common expression in English, "Crime doesn't pay." That's not entirely true. According to this proverb, crime does pay, but only briefly. The aftertaste is worse than the taste. Commentator Albert Barnes says the phrase, "mouth filled with gravel," was a common Hebrew and Arabic idiom for getting into trouble. It is better to chew on nothing, than to chew on gravel. The pain of shattered teeth far exceeds pleasure of quickly-bolted bread.

Bread is not normally sweet, though. Yet maybe something stolen gets that extra zest from the predatory power of sin in us all. We think we get the bread without toil, the common punishment for all mankind, given our rebellion against God: by the sweat of your brow you shall eat bread, Genesis 3:19. Yet it's worth noting that the offender here is punished for his personal offence, not for our general human corruption. God always punishes dishonesty. Even hunger doesn't justify violating someone's trust.

## **Falsehood in Many Forms**

The underlying message here is warning against any sort of dishonesty. Underpaying employees, cheating on a sale, fudging on a tax return, under-performing employment duties, or a breach of financial trust are all "bread obtained by falsehood." Dishonesty in tax reporting is perhaps the most common falsehood, since people think the government won't miss a little revenue and certainly doesn't deserve any more. But the text describes the contamination of our possessions by any deception. Any asset's ultimate benefit is biased by the manner of its acquisition.

Delayed Consequences: "How long, Lord...?"



How long is "afterward?" How long is it before the sweet savor of bread is replaced by the painful grinding of gravel? How long is it before a smile of satisfaction becomes tears of frustration? We don't know. The proverb does not specify a time frame. But it will happen. The consequence is fixed, but the timing is not. As Shakespeare said, "All's well that ends well," so this proverb promises, "All's harsh that ends harshly." Focusing on the short term hurts in the long term. A wise financial advisor considers both short and long term benefits.

Wherever there's been deception, its victims are crying out, "How long, oh Lord, how long?"—petitioning God for redress and restitution. God hears the cries of the cheated, and this proverb suggests that His punishment fits the crime. The mouth did the deed, and the mouth suffers the gravel (as opposed to the hand being chopped off).

At the same time, if we're the ones going hungry and see others feasting, we must take care not to envy the banqueters. It's better to go hungry than to steal food. As we depend on God to avenge our betrayals, so we must ultimately depend on Him to provide our sustenance.

## **OUR CREATOR, REDEEMER, AND FRIEND**

Jesus was hungry more than once, while on Earth. At the start of his public ministry, aged 30, He fasted for forty days and forty nights in the perilous wilderness (Matthew 4:1-2). He came close to death by starvation. In His extreme weakness, He was tempted by the Devil to use His Divine power to turn stones into loaves of bread. What was wrong with that?

He was alone in the desert. Turning stones into loaves would have harmed no one. He might even have fed some of the wildlife with crumbs. There was no religious law against it. No one owned the stones. As God's son, Jesus was certainly within His rights to exercise His power. He refused. He chose to rely on his Father, rather than bow to the Devil. He did not pervert His power for personal comfort. And yes, His Father did not leave His Son to starve in the desert, but sent angels to feed and restore His strength (Matthew 4:11).

Jesus accepted the pain of physical hunger, in obedience to the will of His Father.

#### **APPLICATION**

- Memorize the text in your favourite Bible translation and think about it often.
- Work for your food.
- Make sure you are fulfilling all your financial commitments honestly.
- Forgo more money if its acquisition requires any form of dishonesty.

Which of these steps, if any, does Jesus want you to take now? Ask Him.

### **KEY WORDS**

assets, blessing, bread, contamination, deceit, fraud, honesty, more assets (quantity), mouth, taxes, trust, bf saving

### **ILLUSTRATION**





Death and taxes: The only things we can be sure of! Certainly that's the way Tax-Driven Ted sees it. Whereas others pay some or little attention to taxes, he is consumed by tax minimization. Ted is tax obsessed. Why? For many Canadians, if left unmanaged, taxes eliminate over 50% of income. In Canada tax freedom day falls in July.

Tax freedom day is the day of the year when you have paid all your taxes and can now keep the rest of the money you earn. Tax-Driven Ted will spend money just to get a write-off. He fails to seriously evaluate the underlying economics behind the decision and chooses to focus on the tax consequences. He loves to borrow money to invest simply because he can write off the interest costs of amount borrowed. This investment technique is called leveraging and is commonplace.

Ted doesn't believe he should pay any taxes. After all, the government wastes money. It's extremely inefficient. He uses every angle to reduce taxes. He's always looking for loopholes, credits, or write-offs. His focus is not on customer satisfaction but on tax reduction.

He goes on trips and conferences so that he can take the tax write-offs. He loves limited partnerships investments and other tax shelters. For some investors tax considerations are secondary, but for Tax-Driven Ted, they come first.